

Information to identify the case:

Debtor 1	Brenda Marie Olmo	Social Security number or ITIN	xxx-xx-1674
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-15495-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brenda Marie Olmo

6/22/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brenda Marie Olmo
 Debtor

Case No. 18-15495-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 37

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db
 517399785 +Brenda Marie Olmo, 32 S. Broadway, Pennsville, NJ 08070-2037
 517399818 +Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: The Home Depot/Cbsd, CCS Gray Ops Center, 541 Sid Martin Road, Gray, TN 37615-6210)
 517399791 Central Credit Service, 550 N Regency Square Blv, Jacksonville, FL 32225
 517399794 Comenity Capital Bank, ATTN: American Coradius International, L, 35A Rust Lane, Boerne, TX 78006-8202
 517399800 Financial Recovery Services, PO Box 1246, San Ramon, CA 94583-6246
 517399804 Midlan Funding, ATTN: Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517399809 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 517399808 +Pay Pal Credit, 9690 Deereco Road, Suite 110, Timonium, MD 21093-6978
 517399811 Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517399814 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 517399816 The Home Depot, PO Box 689147, Des Moines, IA 50368-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg
 E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr
 EDI: GMACFS.COM Jun 23 2018 03:33:00 Ally Capital, PO Box 130424, Roseville, MN 55113-0004
 517399783 EDI: GMACFS.COM Jun 23 2018 03:33:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902
 517399784 +EDI: GMACFS.COM Jun 23 2018 03:33:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 517399786 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 517399787 EDI: HFC.COM Jun 23 2018 03:33:00 Best Buy, Retail Services, PO Box 15521, Wilmington, DE 19850-5521
 517399790 E-mail/Text: bankruptcy@capvs.com Jun 23 2018 00:01:07 Cavalry Portfolio Services LLC, PO Box 1017, Hawthorne, NY 10532
 517399788 +E-mail/Text: bankruptcy@capvs.com Jun 23 2018 00:01:07 Cavalry, PO Box 520, Valhalla, NY 10595-0520
 517399789 +E-mail/Text: bankruptcy@capvs.com Jun 23 2018 00:01:07 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517399793 EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 517399796 +EDI: CCS.COM Jun 23 2018 03:33:00 Credit Collection Services, Two Wells Avenue, Dept. 9133, Newton Center, MA 02459-3225
 517399795 +EDI: CCS.COM Jun 23 2018 03:33:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 517399797 +E-mail/Text: legaldepartment@del-one.org Jun 23 2018 00:00:39 Del-One Federal Credit Union, ATTN: Legal Department, 270 Beiser Boulevard, Dover, DE 19904-7790
 517399798 +E-mail/Text: legaldepartment@del-one.org Jun 23 2018 00:00:39 Delaware Federal Cre, 270 Beiser Blvd, Dover, DE 19904-7790
 517399799 +EDI: NAVIENTFKASMDOE.COM Jun 23 2018 03:34:00 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
 517399801 +E-mail/Text: data_processing@fin-rec.com Jun 23 2018 00:00:20 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
 517399803 EDI: IRS.COM Jun 23 2018 03:33:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 517399805 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 517399807 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517399810 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541
 517399812 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 23 2018 00:01:12 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 517401495 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517399815 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 517399817 EDI: CITICORP.COM Jun 23 2018 03:33:00 The Home Depot/CBSD, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 25

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 37

Date Rcvd: Jun 22, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517399802* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
517399806* +Midland Funding LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
517399813* +Quicken Loans, Inc., 1050 Woodward Ave, Detroit, MI 48226-1906
517399792 ##Citibank/Sears Premier, ATTN: Midland Credit Management, Inc., Dept. 12421, PO Box 603,
Oaks, PA 19456-0603
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 22, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlson on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joel R. Spivack on behalf of Debtor Brenda Marie Olmo joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5